

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION – DETROIT**

**In Re:**     Leyah Elaine Jefferson

Debtor(s)  
\_\_\_\_\_

Chapter 13  
Case No. 18-53757  
Judge: Mark A. Randon

**ORDER CONFIRMING PLAN**

The Debtor's Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 U.S.C. §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor's Chapter 13 plan, as last modified, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of **Ardelean & Dunne, PLLC**, Attorneys for the Debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$3,500.00 in fees and \$0.00 in expenses, and that the portion of such claim which has not already been paid, to-wit: **\$3,400.00** shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor shall maintain all policies of insurance on all property of the Debtor and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 U.S.C. §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [*Only provisions checked below apply*]

- ☒ The Debtors shall submit to the Trustee 100% of all profit sharing funds and/or bonuses to which Debtors are entitled to or receive after commencement of the case.
- ☒ Effective 01/01/2020, Debtor's plan payments shall be \$90.90 per Weekly, as Debtor's final payment on the 401k loan will be made the month before.
- ☒ Effective 04/01/2021, Debtor's plan payments shall be \$176.94 per Weekly, as Debtor's final payment on the 401k loan will be made the month before.
- ☒ The projected escrow shortage owed to U.S. Bank National Association in the amount of \$185.12, regarding 27916 Arbor Court, Romulus, MI 48174, as listed in Claim 1 in the Register, shall be treated as Class 5.2. Claim and paid directly by Debtor.
- ☒ Creditor Fifth Third Bank's shall be treated as a Class 4.1 claim for Claim 3 in the Register, regarding 27916 Arbor Court, Romulus, MI 48174, and paid by Trustee disbursements effective from the date of filing in the amount of \$82.99 per month, or other amount as required under future filings.
- ☒ The Debtor's wholly unsecured Junior Lien with Fifth Third Bank for Claim 6 in the Register, on real property described as follows:

Premises situated in the City of Romulus, County of Wayne, State of Michigan: Lot 5, Greenview Meadow Subdivision, as recorded in Liber 92, Pages 73 and 74 of Plats, Wayne County Records, Commonly known as 27916 Arbor Court, Romulus, MI 48174

Recorded in the Wayne County Register of Deeds on 07/13/2007, Liber 46483, Page 1021, will be stripped from the Property and discharged.

Creditor's claim shall be treated as a Class 9 General Unsecured claim.

If the Debtor fails to complete the Debtor's Chapter 13 Plan and obtain a Chapter 13 discharge order in Bankruptcy Case Number 18-53757, this order does not affect the validity or enforceability of the Mortgage and may not be used in any subsequent bankruptcy case of the Debtor either to compel the

holder of the Mortgage to execute a discharge of the Mortgage, or to otherwise act as a discharge of the Mortgage.

APPROVED:

/s/ Margaret Conti Schmidt  
Krispen S. Carroll (P49817)  
Margaret Conti Schmidt (P42945)  
Maria Gotsis (P67107)  
Chapter 13 Trustee  
719 Griswold  
Suite 1100  
Detroit, MI 48226  
(313) 962-5035  
notice@det13ksc.com

OBJECTIONS WITHDRAWN:

/s/ Molly Simons (OH 0083702)  
Sottile & Barile, Attorneys at  
Law  
Attorneys for Fifth Third Bank  
P.O. Box 476  
Loveland, OH 45140

APPROVED:

/s/ Brian P. Dunne P-71177  
Brian P. Dunne P-71177  
**Ardelean & Dunne, PLLC**  
Attorneys for Debtor(s)  
29777 Telegraph Road, Suite  
1630  
Southfield, MI 48034  
Phone: (248) 557-7488  
Email: edmi@arddun.com

**Signed on January 23, 2019**



**/s/ Mark A. Randon**

---

**Mark A. Randon**  
**United States Bankruptcy Judge**